FCAA

Financial and
Consumer
Affairs Authority

Statistical Report
2015

Financial and Consumer Affairs Authority of Saskatchewan

Superintendent of Insurance

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FC
Financial and
Consumer
Affairs Authority

Suite 601
1919 Saskatchewan Drive
Regina, SK
Canada S4P 4H2

September 8, 2016

TO THE HONOURABLE GORDON S. WYANT, Q.C.
Minister of Justice and Attorney General
Government of Saskatchewan

Dear Mr. Wyant:

I am pleased to submit the statistical report of the Superintendent of Insurance for the year ended December 31, 2015.

The report shows particulars of the business of each insurer licensed in Saskatchewan and Saskatchewan Government Insurance, and includes a summary of the activities of the Insurance Councils of Saskatchewan.

Respectfully submitted,

Roger Sobotkiewicz
Superintendent of Insurance

GENERAL INFORMATION

Classification of Insurers - December 31, 2015

Federally Registered Companies		
Current Insurers	160	
Discontinuing Insurers	9	
Exclusive Reinsurers	4	
Fraternal Societies	10	
Underwriters Agencies	1	
		184
Provincial and Extra-Provincial Insurers		
Current Insurers	39	
Discontinuing Insurers	2	
Fraternal Societies	1	
Reciprocal Exchanges	10	
Co-operative Insurers	1	
		53
Crown Corporations		1
Total Licensees		238

New Insurance Companies Licensed in 2015

Listed below are new insurers who entered Saskatchewan. All five are federal companies.

	Date Licensed
Manulife Assurance Company of Canada	November 20, 2015
SCOR UK Company Limited	December 8, 2015
Teachers Life Insurance Society (Fraternal)	December 23, 2015
Technology Insurance Company, Inc.	March 24, 2015
XL Specialty Insurance Company	April 23, 2015

Companies Withdrawn in 2015	Date Withdrawn
Standard Life Assurance Limited	December 30, 2015
The Standard Life Assurance Company of Canada	July 1, 2015

GENERAL INFORMATION

Changes in 2015

CAA Insurance Company of Ontario changed corporate name to CAA Insurance Company effective July 16, 2015.

Darwin National Assurance Company changed corporate name to Allied World Specialty Insurance Company effective May 7, 2015.

Echelon General Insurance Company changed corporate name to Echelon Insurance effective April 17, 2015.

Manulife Assurance Company of Canada assumed all liabilities and rights in respect of all policies of insurance issued by Standard Life Assurance Limited effective December 30, 2015.

The Manufacturers Life Insurance Company assumed all liabilities and rights in respect of all policies of insurance issued by The Standard Life Assurance Company of Canada effective July 1, 2015.

Transamerica Life Canada changed corporate name to ivari effective October 26, 2015.

Premiums and Claims

Following is a summary of the premiums and claims activity as reported by all insurers licensed in Saskatchewan in 2015. Information relating to the prior year may have been adjusted by reporting insurers.

	2015 $000	2014 $000	Change %
Premiums Written			
Life	$ 861,172	$ 832,118	3.5
Other	$ 2,993,292	$ 2,897,896	3.3
Disbursements			
Life	$ 605,998	$ 630,212	-3.8
Other	$ 1,749,667	$ 2,163,624	-19.1
Loss Ratios			
Life	70.4	75.7	-7.0
Other	58.5	74.7	-21.7

GENERAL INFORMATION

Insurance Councils of Saskatchewan

The number of licenses in effect for the classes of licenses issued by the General, Life and Hail Insurance Councils were as follows:

AGENCIES/ADJUSTERS					
Class of License	**2015**	**2014**	**2013**	**2012**	**2011**
Accident & Sickness Only	14	12	12	9	8
Adjusting Firm	44	40	39	38	34
All Classes other than Life	613	606	589	575	560
General RIA	300	306	296	292	291
General Third Party Administrator	13	14	14	12	11
Hail	58	57	56	58	61
Hail Adjusting Firm	2	2	2	2	3
Life and Accident & Sickness	852	849	829	814	780
Life RIA	430	435	425	419	417
Life Third Party Administrator	4	4	4	4	3
Travel	86	88	86	82	72
Total	**2,416**	**2,413**	**2,352**	**2,305**	**2,240**

AGENTS/SALESPERSONS/ADJUSTERS					
Class of License	**2015**	**2014**	**2013**	**2012**	**2011**
Accident & Sickness Only	148	127	114	96	98
Adjusters Representatives	359	349	292	262	222
All Classes other than Life	4,932	4,554	4,328	4,072	3,700
All Classes other than Life (Restricted Auto)	89	70	83	0	0
Hail	796	825	831	835	850
Hail Adjuster Rep's	91	90	91	91	174
Hail Adjusters	232	225	229	224	131
Life and Accident & Sickness	3,907	3,689	3,455	3,305	3,104
Travel	867	883	953	918	457
Total	**11,421**	**10,812**	**10,376**	**9,803**	**8,736**

GENERAL INFORMATION

Complaints received and resolved by the Councils were as follows:

COMPLAINTS RECEIVED					
Council	**2015**	**2014**	**2013**	**2012**	**2011**
General Insurance Council	30	33	42	48	95
Hail Insurance Council	4	1	3	1	3
Life Insurance Council	37	33	40	28	44
Total	**71**	**67**	**85**	**77**	**142**

COMPLAINTS FINALIZED					
Council	**2015**	**2014**	**2013**	**2012**	**2011**
General Insurance Council	33	19	29	43	85
Hail Insurance Council	0	0	2	1	5
Life Insurance Council	41	16	22	25	39
Total	**74**	**35**	**53**	**69**	**129**

Disciplinary actions resulting from investigation of 2015 complaints were:

General Insurance Council

Complaints & Investigation Committee:
- Cautionary Letter 6
- Consensual Agreement (fines, costs, restitution) 3
- Consensual Agreement (fines, costs, restitution, suspension) 1

Licensing Committee:
- Suitability Hearings 3
  License Refused 1
  License Issued 2

Life Insurance Council

Complaints & Investigation Committee:
- Cautionary Letter 10
- Consensual Agreement (fines, costs, restitution) 13

Licensing Committee:
- Suitability Hearings 3
  License Refused 1
  License Issued 2

COMPANIES AND FRATERNAL SOCIETIES

Insurance Companies and Fraternal Societies licensed to transact business under *The Saskatchewan Insurance Act* in the province of Saskatchewan at December 31, 2015.

The letters following each insurer designate the class(es) of insurance wherein each is authorized to transact business. (The types within the class are designated on each license.)

DESCRIPTION OF THE CLASSES OF INSURANCE WHICH MAY BE AUTHORIZED

1.	A.	Life Insurance.
2.	B.	Fire Insurance.
3.	C.	Hail Insurance and Crop Insurance.
4.	D.	Accident (personal), public liability, employer's liability, aircraft, automobile, boiler and machinery, credit, guarantee (fidelity, surety, title & legal), inland transportation, live stock, plate glass, marine, property damage, sickness (personal), sprinkler leakage, theft and weather Insurance.
5.	E.	Accident Insurance and Sickness Insurance.
6.	Discont.	Discontinuing allows the licensee to service existing contracts. It does not allow the licensee to write or renew insurance contracts in the Province of Saskatchewan.
7.	Reinsurer	Allows the licensee to undertake reinsurance in the classes of insurance which the licensee is authorized to transact, in the Province of Saskatchewan.
8.	Fraternal	Fraternal Society means a society, order or association incorporated for the purpose of making with its members only, and not for profit, contracts of life, accident or sickness insurance in accordance with its constitution, bylaws and rules.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
ACE INA Insurance	1400 - 25 York Street Toronto ON M5J2V5	B.C.D.
ACE INA Life Insurance	1400 - 25 York Street Toronto ON M5J2V5	A.E.
ACTRA Fraternal Benefit Society	1000 Yonge Street Toronto ON M4W2K2	Fraternal
Additional Municipal Hail Limited	2100 Cornwall Street Regina SK S4P2K7	C.
Aetna Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	A.E.
Affiliated FM Insurance Company	500 - 165 Commerce Valley Drive West Thornhill ON L3T7V8	B.D.
AIG Insurance Company of Canada	2200 - 120 Bremner Boulevard Toronto ON M5J0A8	B.D.
Alberta Motor Association Insurance Company	10310 G.A. MacDonald (39A) Avenue Edmonton AB T6J6R7 MA: P.O. Box 8180, Station South Edmonton AB T6H5X9	B.D.
Allianz Global Risks US Insurance Company	1600 - 130 Adelaide Street West Toronto ON M5H3P5	B.C.D.
Allianz Life Insurance Company of North America	700 - 2005 Sheppard Avenue East Willowdale ON M2J5B4	Discont.
Allied World Specialty Insurance Company	1600 - 200 King Street West Toronto ON M5H3T4	B.C.D.
Allstate Insurance Company of Canada	100 - 27 Allstate Parkway Markham ON L3R5P8	D.
American Bankers Insurance Company of Florida	2000 - 5000 Yonge Street Toronto ON M2N7E9	B.D.
American Bankers Life Assurance Company of Florida	2000 - 5000 Yonge Street Toronto ON M2N7E9	A.E.
American Health and Life Insurance Company	355 Wellington Street, 2nd Floor London ON N6A3N7	A.
American Income Life Insurance Company	2800 - 130 Adelaide Street West Toronto ON M5H3P5	A.E.
American Road Insurance Company, The	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	D.
Arch Insurance Canada Ltd.	3600 - 77 King Street West Toronto ON M5K1K2	B.C.D.
Ascentus Insurance Ltd.	800 - 18 York Street Toronto ON M5J2T8	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Aspen Insurance UK Limited	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.C.D.
Associated Electric & Gas Insurance Services Limited	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.D.
Assumption Mutual Life Insurance Company	770 Main Street Moncton NB E1C8L1 MA: P.O. Box 160 Moncton NB E1C8L1	A.E.
Assurant Life of Canada	2000 - 5000 Yonge Street Toronto ON M2N7E9	A.
AssurePro Insurance Company Limited	200 Albert Street North Regina SK S4R5E2	D.
Atradius Credit Insurance N.V.	83 Little Bridge Street, Unit 12 Almonte ON K0A1A0	D.
Aviva Insurance Company of Canada	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.C.D.
AXA Art Insurance Corporation	500 King Street West, 3rd Floor Toronto ON M5V1L9	D.
AXA Equitable Life Insurance Company	301 - 100 Consilium Place Scarborough ON M1H3E3	A.E.
AXIS Reinsurance Company (Canadian Branch)	1010 - 70 York Street Toronto ON M5J1S9	B.C.D.
BCAA Insurance Corporation	4567 Canada Way Burnaby BC V5G4T1	Discont.
Belair Insurance Company Inc.	300 - 7101 Jean-Talon Street East Anjou QC H1M3T6	D.
Berkley Insurance Company	1000 - 145 King Street West Toronto ON M5H1J8	B.C.D.
Blue Cross Life Insurance Company of Canada	P.O. Box 220, 644 Main Street Moncton NB E1C8L3	A.E.
BMO Life Assurance Company	60 Yonge Street Toronto ON M5E1H5	A.E.
BMO Life Insurance Company	60 Yonge Steet Toronto ON M5E1H5	A.E.
Boiler Inspection and Insurance Company of Canada, The	3000 - 250 Yonge Street Toronto ON M5B2L7	B.D.
CAA Insurance Company	60 Commerce Valley Drive East Thornhill ON L3T7P9	B.D.
Canada Guaranty Mortgage Insurance Company	400 - 1 Toronto Street Toronto ON M5C2V6	D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Canada Life Assurance Company, The	330 University Avenue Toronto ON M5G1R8	A.E.
Canada Life Insurance Company of Canada, The	330 University Avenue Toronto ON M5G1R8	Reinsurer.
Canadian Farm Insurance Corp.	302 - 13220 St. Albert Trail Edmonton AB T5L4W1	B.D.
Canadian Northern Shield Insurance Company	1900 - 555 West Hastings Street Vancouver BC V6B4N6 MA: 800 - 18 York Street Toronto ON M5J2T8	B.D.
Canadian Premier Life Insurance Company	500 - 5000 Yonge Street Toronto ON M2N7J8	A.E.
Canassurance Insurance Company	550 Sherbrooke Street West Montreal QC H3A3S3	B.D.
Chicago Title Insurance Company	55 Superior Boulevard Mississauga ON L5T2X9	D.
Chubb Insurance Company of Canada	P.O. Box 139, 2500 - 199 Bay Street Toronto ON M5L1E2	B.D.
CIBC Life Insurance Company Limited	900 - 3 Robert Speck Parkway Mississauga ON L4Z2G5	A.E.
CIGNA Life Insurance Company of Canada	301 - 100 Consilium Place Scarborough ON M1H3E3	A.E.
Combined Insurance Company of America	300 - 7300 Warden Avenue Markham ON L3R0X3	A.E.
Compagnie Francaise d'Assurance pour le Commerce Exterieur	910 - 251 Consumers Road Toronto ON M2J4R3	D.
CompCorp Life Insurance Company	P.O. Box 23, 3110 - 250 Yonge Street Toronto ON M5B2L7	A.E.
Connecticut General Life Insurance Company	301 - 100 Consilium Place Scarborough ON M1H3E3	A.E.
Continental Casualty Company	3700 - 66 Wellington Street West, TD Centre Toronto ON M5K1J5	B.C.D.
Co-operative Hail Insurance Company Limited	2709 - 13th Avenue Regina SK S4T1N4 MA: P.O. Box 777 Regina SK S4P3A8	C.
Co-operators General Insurance Company	130 Macdonell Street, Priory Square Guelph ON N1H6P8	B.C.D.
Co-operators Life Insurance Company	1920 College Avenue Regina SK S4P1C4	A.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
CorePointe Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	D.
Coseco Insurance Company	130 Macdonell Street Guelph ON N1H6P8	B.D.
CUMIS General Insurance Company	P.O. Box 5065, 151 North Service Road Burlington ON L7R4C2	B.D.
CUMIS Life Insurance Company	P.O. Box 5065, 151 North Service Road Burlington ON L7R4C2	A.E.
DAS Legal Protection Insurance Company Limited	1610 - 390 Bay Street Toronto ON M5H2Y2	D.
Desjardins Financial Security Life Assurance Company	200 des Commandeurs Street Levis QC G6V6R2	A.E.
Dominion of Canada General Insurance Company, The	165 University Avenue Toronto ON M5H3B9	B.D.
Ecclesiastical Insurance Office plc	P.O. Box 2004, 2200 - 20 Eglinton Avenue West Toronto ON M4R1K8	B.D.
Echelon Insurance	300 - 2680 Matheson Boulevard East Mississauga ON L4W0A5	B.D.
Economical Mutual Insurance Company	111 Westmount Road South Waterloo ON N2L2L6 MA: P.O. Box 2000, 111 Westmount Road South Waterloo ON N2J4S4	B.D.
Electric Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	D.
Elite Insurance Company	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.D.
Empire Life Insurance Company, The	259 King Street East Kingston ON K7L3A8	A.E.
Employers Insurance Company of Wausau	1000 - 181 Bay Street Toronto ON M5J2T3	Discont.
Equitable General Insurance Company, The	Priory Square Guelph ON N1H6P8	Discont.
Equitable Life Insurance Company of Canada, The	One Westmount Road North Waterloo ON N2J4C7	A.E.
Euler Hermes North American Insurance Company	2810 - 1155 Rene-Levesque Boulevard West Montreal QC H3B2L2	D.
Everest Insurance Company of Canada	602 - 130 Bloor Street West Toronto ON M5S1N5	B.C.D.
Excellence Life Insurance Company, The	202 - 5055 Metropolitain Boulevard East Montreal QC H1R1Z7	A.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Factory Mutual Insurance Company	500 - 165 Commerce Valley Drive West Thornhill ON L3T7V8	B.D.
Faithlife Financial	470 Weber Street North Waterloo ON N2J4G4	Fraternal
FCT Insurance Company Ltd.	2235 Sheridan Garden Drive Oakville ON L6J7Y5	D.
Federal Insurance Company	P.O. Box 139, 2500 - 199 Bay Street Toronto ON M5L1E2	B.D.
Federated Insurance Company of Canada	P.O. Box 5800, 255 Commerce Drive Winnipeg MB R3C3C9	B.C.D.
Federation Insurance Company of Canada	1400 - 1 Ville Marie Place Montreal QC H3B2B2	Discont.
	MA: P.O. Box 2000, 111 Westmount Road South Waterloo ON N2J4S4	
Fenchurch General Insurance Company	115 - 2655 North Sheridan Way Mississauga ON L5K2P8	B.D.
First American Title Insurance Company	2235 Sheridan Garden Drive Oakville ON L6J7Y5	D.
First Canadian Insurance Corporation	200 - 320 Sioux Road Sherwood Park AB T8A3X6	A.E.
First North American Insurance Company	250 Bloor Street East, 6th Floor Toronto ON M4W1E5	D.
Foresters Life Insurance Canada	789 Don Mills Road Toronto ON M3C1T9	A.E.
General American Life Insurance Company	1300 - 1981 McGill College Avenue Montreal QC H3A3A8	Reinsurer
Genworth Financial Mortgage Insurance Company Canada	300 - 2060 Winston Park Drive Oakville ON L6H5R7	D.
Gerber Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	A.
Germania Mutual Insurance Company	P.O. Box 477, 127 Kaiser William Avenue Langenburg SK S0A2A0	B.D.
Giraffe & Friends Life Insurance Company	200 - 880 Laurentian Drive Burlington ON L7N3V6	Discont.
GMS Insurance Inc.	P.O. Box 1949, 2055 Albert Street Regina SK S4P0E3	D.
Gore Mutual Insurance Company	252 Dundas Street North Cambridge ON N1R5T3	B.D.
Grand Orange Lodge of British America, Benefit Fund, The	94 Sheppard Avenue West Willowdale ON M2N1M5	Fraternal

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Great American Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.C.D.
Great-West Life Assurance Company, The	100 Osborne Street North Winnipeg MB R3C3A5	A.E.
Green Shield Canada	P.O. Box 1606, 8677 Anchor Drive Windsor ON N9A6W1 MA: 2100 - 5140 Yonge Street Toronto ON M2N6L7	D.
Guarantee Company of North America, The	1400 - 4950 Yonge Street Toronto ON M2N6K1	B.D.
Hartford Fire Insurance Company	P.O. Box 112, 1010 - 121 King Street West Toronto ON M5H3T9	B.C.D.
Hartford Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	Discont.
HDI-Gerling Industrie Versicherung AG	1900 - 181 University Avenue Toronto ON M5H3M7	B.D.
Humania Assurance Inc.	1555 Girouard Street West St-Hyacinthe QC J2S2Z6	A.E.
Independent Order of Foresters, The	789 Don Mills Road, 16th Floor Toronto ON M3C1T9	Fraternal
Industrial Alliance Insurance and Financial Services Inc.	1080 Grande Allee West Quebec QC G1S1C7 MA: 1080 Grande Allee West, P.O. Box 1907 Station Terminus Quebec QC G1K7M3	A.E.
Industrial Alliance Pacific General Insurance Corporation	1080 Grande Allee West Quebec QC G1S1C7 MA: 1080 Grande Allee West, P.O. Box 1907 Station Terminus Quebec QC G1K7M3	D.
Intact Insurance Company	1500 A - 700 University Avenue Toronto ON M5G0A1	B.C.D.
International Insurance Company of Hannover SE	400 - 220 Bay Street Toronto ON M2J2W4	B.D.
Ironshore Insurance Ltd.	1120 - 333 Bay Street Toronto ON M5H2R2	B.D.
ivari	500 - 5000 Yonge Street Toronto ON M2N7J8	A.E.
Jevco Insurance Company	1500 A - 700 University Avenue Toronto ON M5G0A1	D.
Jewelers Mutual Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.D.
Knights of Columbus	100 - 139 Front Street Belleville ON K8N5B5	Fraternal

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
La Capitale Financial Security Insurance Company	7150 Derrycrest Drive Mississauga ON L5W0E5 MA 625 St-Amable Street Quebec QC G1R2G5	A.E.
La Capitale General Insurance Inc.	625 St-Amable Street Quebec QC G1R2G5	B.C.D.
La Capitale Insurance and Financial Services Inc.	625 St-Amable Street Quebec QC G1R2G5	A.E.
Lawyers' Professional Indemnity Company	3101 - 250 Yonge Street Toronto ON M5B2L7	D.
Legacy General Insurance Company	500 - 5000 Yonge Street Toronto ON M2N7J8	B.D.
Liberty Life Assurance Co. of Boston	1000 - 181 Bay Street Toronto ON M5J2T3	A.E.
Liberty Mutual Insurance Company	1000 - 181 Bay Street Toronto ON M5J2T3	B.D.
Life Insurance Company of North America	301 - 100 Consilium Place Scarborough ON M1H3E3	A.E.
Lloyd's Underwriters	2220 - 1155 Metcalfe Street Montreal QC H3B2V6	B.C.D.
London Life Insurance Company	255 Dufferin Avenue London ON N6A4K1	A.E.
LS-Travel Insurance Company	201 - 1555 Girouard Street West St-Hyacinthe QC J2S2Z6	A.E.
L'Unique General Insurance Inc.	625 St-Amable Street Quebec QC G1R2G5	B.C.D.
Manufacturers Life Insurance Company, The	200 Bloor Street East Toronto ON M4W1E5 MA 200 Bloor Street East, NT10 Toronto On M4W1E5	A.E.
Manulife Assurance Company of Canada	200 Bloor Street East Toronto ON M4W1E5	A.
MAX Canada Insurance Company	860 - 50 Queen Street North Kitchener ON N2H6P4	B.D.
MD Life Insurance Company	1870 Alta Vista Drive Ottawa ON K1G6R7	A.
Mennonite Mutual Fire Insurance Company of Saskatchewan	402 Main Street North Waldheim SK S0K4R0 MA P.O. Box 190 Waldheim SK S0K4R0	B.D.
Millennium Insurance Corporation	320 Sioux Road Sherwood Park AB T8A3X6	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Mitsui Sumitomo Insurance Company, Limited	P.O. Box 139, 2500 - 199 Bay Street Toronto ON M5L1E2	B.D.
Mortgage Insurance Company of Canada, The	100 Yonge Street, 4th Floor Toronto ON M5C2W1	D.
	MA: 40 King Street West, 8th Floor Toronto ON M5H1H1	
Motors Insurance Corporation	101 - 8500 Leslie Street Thornhill ON L3T7M8	B.D.
Munich Reinsurance America, Inc.	390 Bay Street, 22nd Floor, Munich Re Centre Toronto ON M5H2Y2	B.C.D.
Mutual Fire Insurance Company of British Columbia, The	201 - 9366 200A Street Langley BC V1M4B3	B.D.
National Bank Life Insurance Company	600 de la Gauchetiere Street West, 27th Floor Montreal QC H3B4L2	A.E.
	MA: 1100 Robert Bourassa Boulevard, 5th Floor Montreal QC H3B2G7	
National Liability & Fire Insurance Company	2702 - 200 Front Street West Toronto ON M5V3K2	B.C.D.
New York Life Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	A.E.
Nordic Insurance Company of Canada, The	1500 A - 700 University Avenue Toronto ON M5G0A1	B.D.
North Waterloo Farmers Mutual Insurance Company, The	100 Erb Street East Waterloo ON N2J1L9	C.D.
Northbridge Commercial Insurance Corporation	105 Adelaide Street West Toronto ON M5H1P9	B.C.D.
Northbridge General Insurance Corporation	105 Adelaide Street West Toronto ON M5H1P9	B.C.D.
Northbridge Personal Insurance Corporation	105 Adelaide Street West Toronto ON M5H1P9	B.C.D.
Novex Insurance Company	1500 A - 700 University Avenue Toronto ON M5G0A1	B.C.D.
Old Republic Insurance Company of Canada	P.O. Box 557, 100 King Street West Hamilton ON L8N3K9	B.D.
Omega General Insurance Company	1200 - 34 King Street East Toronto ON M5C2X8	B.C.D.
Optimum Insurance Company Inc.	1500 - 425 de Maisonneuve Boulevard West Montreal QC H3A3G5	B.D.
Order of United Commercial Travelers of America, The	300 - 901 Centre Street North Calgary AB T2E2P6	Fraternal

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Orion Travel Insurance Company	1900 - 520 - 3rd Avenue South West Calgary AB T2P0R3 MA: 60 Commerce Valley Drive East Thornhill ON L3T7P9	B.D.
Patlisor Insurance Company Limited	103 - 3502 Taylor Street East Saskatoon SK S7H5H9 MA: P.O. Box 1358 Saskatoon SK S7K3N9	C.
Pavonia Life Insurance Company of Michigan	1200 - 34 King Street East Toronto ON M5C2X8	Discont.
Peace Hills General Insurance Company	300 - 10709 Jasper Avenue Edmonton AB T5J3N3	B.D.
Personal Insurance Company, The	6300 Blvd Guillaume Couture Levis QC G6V6P9	B.D.
Portage la Prairie Mutual Insurance Company, The	749 Saskatchewan Avenue East Portage la Prairie MB R1N0L3 MA: P.O. Box 340 Portage la Prairie MB R1N3B8	B.D.
Primerica Life Insurance Company of Canada	300 - 2000 Argentia Road, Plaza V Mississauga ON L5N2R7 MA: P.O. Box 174 Streetsville ON L5M2B8	A.E.
Primmum Insurance Company	2161 Yonge Street, 4th Floor Toronto ON M4S3A6 MA: 50 Place Cremazie, 12th Floor Montreal QC H2P1B6	B.D.
Principal Life Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	A.E.
Protective Insurance Company	1200 - 34 King Street East Toronto ON M5C2X8	D.
RBC General Insurance Company	6880 Financial Drive, Tower 1, 9th Floor Mississauga ON L5N7Y5	B.D.
RBC Insurance Company of Canada	6880 Financial Drive, Tower 1, 9th Floor Mississauga ON L5N7Y5	D.
RBC Life Insurance Company	6880 Financial Drive, Tower 1, 9th Floor Mississauga ON L5N7Y5	A.E.
Red River Valley Mutual Insurance Company	245 Centre Avenue East Altona MB R0G0B0 MA: P.O. Box 940 Altona MB R0G0B0	B.C.D.
Reliable Life Insurance Company	P.O. Box 557, 100 King Street West Hamilton ON L8N3K9	A.E.
Reliance Insurance Company	801 - 4 King Street West Toronto ON M5H1B6 MA: c/o KPMG Inc., P.O. Box 31, Commerce Court Postal Stn Toronto ON M5L1B2	Discont.
RGA Life Reinsurance Company of Canada	4220 - 161 Bay Street Toronto ON M5J2S1 MA: 1981 McGill College Avenue, 13th Floor Montreal QC H3A3A8	Reinsurer.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Royal & Sun Alliance Insurance Company of Canada	800 - 18 York Street Toronto ON M5J2T8	B.C.D.
Safety National Casualty Corporation	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.D.
Saskatchewan Mutual Insurance Company	279 - 3rd Avenue North Saskatoon SK S7K2H8	B.D.
Saskatchewan Teachers' Federation	2317 Arlington Avenue Saskatoon SK S7J2H8	Fraternal
SCOR UK Company Limited	2800 - 199 Bay Street Toronto ON M5L1G1	B.D.
Scotia General Insurance Company	100 Yonge Street, 4th Floor Toronto ON M5C2W1 MA: 40 King Street West, 8th Floor Toronto ON M5H1H1	D.
Scotia Life Insurance Company	100 Yonge Street, 4th Floor Toronto ON M5C2W1 MA: 40 King Street West, 8th Floor Toronto ON M5H1H1	A.E.
Scottish & York Insurance Co. Limited	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.D.
Security Insurance Company of Hartford	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	Discont.
Security National Insurance Company	50 Place Cremazie, 12th Floor Montreal QC H2P1B6	B.D.
Sentry Insurance A Mutual Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.D.
SGI Canada Insurance Services Ltd.	2260 - 11th Avenue Regina SK S4P0J9	B.D.
Sompo Japan Nipponkoa Insurance Inc.	1400 - 25 York Street Toronto ON M5J2V5	B.D.
Sons of Scotland Benevolent Association	801 - 505 Consumers Road Toronto ON M2J4V8	Fraternal
Sovereign General Insurance Company, The	140 - 6700 Macleod Trail South East Calgary AB T2H0L3	B.D.
SSQ, Insurance Company Inc.	1800 - 2020 University Street Montreal QC H3A2A5 MA: P.O. Box 10500 Sainte-Foy Quebec QC G1V4H6	A.E.
SSQ, Life Insurance Company Inc.	2525 Laurier Boulevard Quebec QC G1V2L2 MA: P.O. Box 10500 Sainte-Foy Quebec QC G1V4H6	A.E.
St. Paul Fire and Marine Insurance Company	165 University Avenue Toronto ON M5H3B9	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Starr Insurance & Reinsurance Limited	1200 - 200 King Street West Toronto ON M5H3T4	D.
Stewart Title Guaranty Company	2600 - 200 Bay Street, Royal Bank Plaza, North Tower Toronto ON M5J2J2	D.
Sun Life Assurance Company of Canada	150 King Street West Toronto ON M5H1J9	A.E.
Sun Life Insurance (Canada) Limited	150 King Street West Toronto ON M5H1J9	A.E.
Sunderland Marine Insurance Company Limited	701 - 890 West Pender Street Vancouver BC V6C1J9	D.
Swiss Reinsurance Company Ltd.	1000 - 150 King Street West Toronto ON M5H1J9	A.E.
T.H.E. Insurance Company	1400 - 200 University Avenue Toronto ON M5H3C6	B.D.
TD General Insurance Company	2161 Yonge Street, 4th Floor Toronto ON M4S3A6 MA: 50 Place Cremazie, 12th Floor Montreal QC H2P1B6	D.
TD Home and Auto Insurance Company	2161 Yonge Street, 4th Floor Toronto ON M4S3A6 MA: 50 Place Cremazie, 12th Floor Montreal QC H2P1B6	B.D.
TD Life Insurance Company	120 Adelaide Street West, 2nd Floor Toronto ON M5H1T1	A.E.
Teachers Life Insurance Society (Fraternal)	916 The East Mall Toronto ON M9B6K1	Fraternal.
Technology Insurance Company, Inc.	1145 Nicholson Road, Unit 2 Newmarket ON L3Y9C3	B.C.D.
Temple Insurance Company	390 Bay Street, 22nd Floor Toronto ON M5H2Y2	B.C.D.
Tokio Marine & Nichido Fire Insurance Co., Ltd.	105 Adelaide Street West Toronto ON M5H1P9	B.D.
Traders General Insurance Company	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.C.D.
Trafalgar Insurance Company of Canada	1500 A - 700 University Avenue Toronto ON M5G0A1	B.D.
Trans Global Insurance Company	275 - 16930 - 114 Avenue Edmonton AB T5M3S2	B.D.
Trans Global Life Insurance Company	275 - 16930 - 114 Avenue Edmonton AB T5M3S2	A.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Transatlantic Reinsurance Company	P.O. Box 3, 1110 - 95 Wellington Street West Toronto ON M5J2N7	Reinsurer.
Travelers Insurance Company of Canada	165 University Avenue Toronto ON M5H3B9	B.C.D.
Trisura Guarantee Insurance Company	P.O. Box 22, 1610 - 333 Bay Street Toronto ON M5H2R2	D.
Triton Insurance Company	355 Wellington Street, 2nd Floor London ON N6A3N7	D.
Ukrainian Fraternal Society of Canada	235 McGregor Street Winnipeg MB R2W4W5	Fraternal.
Ukrainian National Association, Inc.	102 - 90 Allstate Parkway Markham ON L3R6H3	Fraternal.
Unica Insurance Inc.	625 St-Amable Street Quebec QC G1R2G5	B.C.D.
	MA: 7150 Derrycrest Drive Mississauga ON L5W0E5	
Unifund Assurance Company	10 Factory Lane St. John's NF A1C6H5	B.D.
	MA: P.O. Box 12049 St. John's NF A1B1R7	
Union Life Mutual Assurance Company, The	142 Heriot Drummondville QC J2C1J8	A.E.
United American Insurance Company	2800 - 130 Adelaide Street West Toronto ON M5H3P5	A.
Virginia Surety Company, Inc.	1200 - 34 King Street East Toronto ON M5C2X8	D.
Waterloo Insurance Company	111 Westmount Road South Waterloo ON N2L2L6	B.D.
	MA: P.O. Box 2000, 111 Westmount Road South Waterloo ON N2J4S4	
Wawanesa Life Insurance Company, The	400 - 200 Main Street Winnipeg MB R3C1A8	A.E.
Wawanesa Mutual Insurance Company, The	191 Broadway Winnipeg MB R3C3P1	B.D.
Western Assurance Company	800 - 18 York Street Toronto ON M5J2T8	C.D.
Western Financial Insurance Company	300 - 600 Empress Street Winnipeg MB R3G0R5	D.
Western Life Assurance Company	1010 - 24th Street South East High River AB T1V2A7	A.E.
	MA: 202 - 600 Empress Street Winnipeg MB R3G0R5	
Western Surety Company	2100 - 1881 Scarth Street Regina SK S4P4K9	D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Westport Insurance Corporation	1000 - 150 King Street West Toronto ON M5H1J9	B.C.D.
Wynward Insurance Group	1240 One Lombard Place Winnipeg MB R3B0V9	B.D.
XL Insurance Company SE	1200 - 100 Yonge Street Toronto ON M5C2W1	D.
XL Reinsurance America Inc.	1702 - 100 Yonge Street Toronto ON M5C2W1	B.D.
XL Specialty Insurance Company	1200 - 100 Yonge Street Toronto ON M5C2W1	D.
Zenith Insurance Company	105 Adelaide Street West Toronto ON M5H1P9	B.D.
Zurich Insurance Company Ltd.	5500 - 100 King Street West, First Canadian Place Toronto ON M5X1C9	B.D.
Reciprocals		
Asset Protection Insurance Exchange	390 8B, 3110 - 8th Street East Saskatoon SK S7H0W2	
Canadian Applicators Insurance Reciprocal	1002 Warsaw Avenue Winnipeg MB R3M1E4	
Canadian Egg Industry Reciprocal Alliance - CEIRA	900 - 10025 - 102A Avenue Edmonton AB T5J0Y2 MA: P.O. Box 33032, College Square Ottawa ON K2C3Y9	
Canadian Lawyers Insurance Association	600 - 919 - 11th Avenue South West Calgary AB T2R1P3 MA: 510 - 36 Toronto Street Toronto ON M5C2C5	
Canadian Universities Reciprocal Insurance Exchange	901 - 5500 North Service Road Burlington ON L7L6W6	
Community Newspapers Reciprocal Insurance Exchange	200 - 890 Yonge Street Toronto ON M4W3P4	
Energy Insurance Reciprocal	3026 - 5th Street South West Calgary AB T2S2C4	Discont.
Healthcare Insurance Reciprocal of Canada	1600 - 4711 Yonge Street Toronto ON M2N6K8	
Poultry Insurance Exchange Reciprocal of Canada	18 Palmerston Avenue Brantford ON N3T4K9	
Real Estate Insurance Exchange	205 - 4954 Richard Road South West Calgary AB T3E6L1	

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
SUMAssure Insurance Reciprocal	200 - 2222 - 13th Avenue Regina SK S4P3M7	
Automobile Fund		
Saskatchewan Auto Fund	2260 - 11th Avenue Regina SK S4P0J9	Not Licensed
Crown Corporations		
SGI	2260 - 11th Avenue Regina SK S4P0J9	B.D.

FRATERNAL SOCIETIES

SASKATCHEWAN - 2015

Table 1 - Exhibit of Premiums and Disbursements - "$000"

	Exhibit of Premiums, Contributions and Dues				Disbursements Under Certificate			
	Life Insurance Funds	Sickness and Accident Insurance Funds	Fraternal and Expense Funds	Total	Life Insurance Funds	Sickness and Accident Insurance Funds	Dividend Total	Total
	$	$	$	$	$	$	$	$
ACTRA Fraternal Benefit Society	5	48		53		35		35
Faithlife Financial	3,267	106		3,373	2,740		515	3,255
Grand Orange Lodge of British America, Benefit Fund, The	6			6	2			2
Independent Order of Foresters, The	579			579	1,324	4	243	1,571
Knights of Columbus	15,024	353	29	15,406	6,027	20	3,325	9,372
Order of United Commercial Travelers of America, The	5	9		14	5	3		8
Saskatchewan Teachers' Federation		16,446	16,446	32,892		8,932		8,932
Sons of Scotland Benevolent Association	11			11	23			23
Ukrainian Fraternal Society of Canada	4			4	12			12
Ukrainian National Association, Inc.	1			1	11			11
2015 TOTALS	$ 18,902	$ 16,962	$ 16,475	$ 52,339	$ 10,144	$ 8,994	$ 4,083	$ 23,221

FRATERNAL SOCIETIES

SASKATCHEWAN - 2015

Table 2 - Life Insurance in Force - "$000"

	Policies in Force at end of 2014	Additions During Year (New Effected and Other Additions)	Reductions During Year For All Reasons	Currency Revaluation		Policies in Force at end of 2015
	Amount	Amount	Amount	Amount	Number	Amount
	$	$	$	$		$
ACTRA Fraternal Benefit Society	1,676	454	200		97	1,930
Faithlife Financial	270,700	15,791	18,053		4,137	268,438
Grand Orange Lodge of British America, Benefit Fund, The	290	2	171		28	121
Independent Order of Foresters, The	45,406	1,256	3,151		1,403	43,511
Knights of Columbus	1,264,242	137,557	64,074		19,540	1,337,725
Order of United Commercial Travelers of America, The	189		16		43	173
Saskatchewan Teachers' Federation						0
Sons of Scotland Benevolent Association	313		25		104	288
Ukrainian Fraternal Society of Canada	417	2	15		130	404
Ukrainian National Association, Inc	443		14		111	429
2015 TOTALS	$ 1,583,676	$ 155,062	$ 85,719	$	25,593	$ 1,653,019

SASKATCHEWAN INSURANCE EXHIBIT

COMPARATIVE SUMMARY OF TOTAL BUSINESS IN ALL CLASSES - "$000"

	Direct Premiums Written	Direct Claims Incurred	Ratio
OTHER THAN LIFE			
Accident and Sickness Insurance (excluding Fraternals)	$ 665,430	$ 357,214	53.7
Guarantee Insurance (Fidelity, Surety, Title and Legal)	25,419	744	2.9
Property Insurance (Property, Credit Protection and Other Approved Products)	822,444	412,247	50.1
Hail Insurance	94,836	49,766	52.5
Aircraft Insurance	6,687	1,812	27.1
Automobile Accident Insurance Act	923,491	756,295	81.9
Automobile Extension Insurance	199,194	96,524	48.5
Boiler and Machinery Insurance (Boiler and Machinery, Equipment Warranty)	54,913	14,110	25.7
Liability Insurance	154,096	55,583	36.1
Marine Insurance	3,744	283	7.6
Mortgage Insurance	43,038	5,089	11.8
(A) TOTALS	$ 2,993,292	$ 1,749,667	58.5
Life Insurance (all plans excluding Fraternals)	$ 861,172		
Claims: Direct Claims		$ 529,412	
Dividends		76,586	
(B) TOTALS	$ 861,172	$ 605,998	70.4
GRAND TOTALS (all classes A and B)	$ 3,854,464	$ 2,355,665	61.1

ACCIDENT AND SICKNESS INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1996	156,187	108,699	69.6
1997	172,055	129,563	75.3
1998	181,364	120,699	66.6
1999	198,051	138,923	70.1
2000	228,311	173,664	76.1
2001	247,921	171,516	69.2
2002	271,866	159,396	58.6
2003	309,395	183,604	59.3
2004	318,008	207,165	65.1
2005	351,377	195,385	55.6
2006	374,376	206,268	55.1
2007	406,090	205,758	50.7
2008	437,458	217,794	49.8
2009	462,315	242,133	52.4
2010	497,892	257,822	51.8
2011	529,576	269,988	51.0
2012	565,350	288,150	51.0
2013	621,047	323,762	52.1
2014	670,913	340,957	50.8
2015	665,430	357,214	53.7

HAIL INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1996	63,137	26,927	42.6
1997	48,981	23,534	48.0
1998	50,482	18,249	36.1
1999	43,072	24,082	55.9
2000	44,824	53,026	118.3
2001	42,662	52,726	123.6
2002	53,538	30,855	57.6
2003	54,651	42,174	77.2
2004	65,505	36,599	55.9
2005	68,880	45,791	66.5
2006	56,663	58,566	103.4
2007	80,221	75,767	94.4
2008	111,017	132,890	119.7
2009	97,864	13,626	13.9
2010	94,012	57,142	60.8
2011	99,049	68,710	69.4
2012	126,375	90,844	71.9
2013	123,682	48,761	39.4
2014	107,782	78,167	72.5
2015	94,836	49,766	52.5

LIFE INSURANCE (All Plans Excluding Fraternals)

COMPARATIVE TOTALS - "$000"

Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
1996	430,277	609,698	141.7
1997	447,517	634,269	141.7
1998	421,189	597,817	141.9
1999	464,391	590,093	127.1
2000	474,112	576,587	121.6
2001	482,590	502,858	104.2
2002	507,511	470,163	92.6
2003	562,953	463,487	77.5
2004	570,039	494,462	86.7
2005	593,650	527,671	88.9
2006	549,520	512,477	93.3
2007	572,275	518,969	90.7
2008	616,146	496,836	80.6
2009	746,275	499,101	66.9
2010	703,368	540,503	76.8
2011	683,396	514,386	75.3
2012	710,401	545,089	76.7
2013	858,112	562,872	65.6
2014	832,118	630,212	75.7
2015	861,172	605,998	70.4

PROPERTY AND CASUALTY - AIRCRAFT INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1996	4,330	3,141	72.5
1997	4,037	8,244	204.2
1998	4,360	3,144	72.1
1999	3,426	2,609	76.2
2000	5,725	1,866	32.6
2001	6,287	3,749	59.6
2002	6,289	17,011	270.5
2003	6,532	-181	
2004	7,969	2,449	30.7
2005	7,020	-2,452	
2006	5,460	2,727	49.9
2007	5,554	844	15.2
2008	6,422	841	13.1
2009	7,483	5,255	70.2
2010	7,426	2,065	27.8
2011	6,281	6,020	95.8
2012	5,649	2,099	37.2
2013	6,581	957	14.5
2014	6,620	7,217	109.0
2015	6,687	1,812	27.1

PROPERTY AND CASUALTY – AUTOMOBILE ACCIDENT INSURANCE ACT

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1996	318,604	362,460	113.8
1997	362,682	372,828	102.8
1998	405,601	350,292	86.4
1999	429,045	384,324	89.6
2000	448,472	411,172	91.7
2001	420,020	465,418	110.8
2002	488,178	435,312	89.2
2003	493,657	451,762	91.5
2004	527,182	392,689	74.5
2005	522,023	460,208	88.2
2006	562,069	449,072	79.9
2007	561,568	523,824	93.3
2008	612,743	550,890	89.9
2009	653,672	593,901	90.9
2010	711,277	610,957	85.9
2011	748,961	824,441	110.1
2012	785,679	742,871	94.6
2013	831,731	773,155	93.0
2014	889,210	827,787	93.1
2015	923,491	756,295	81.9

PROPERTY AND CASUALTY – AUTOMOBILE EXTENSION INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1996	67,089	42,206	62.9
1997	79,646	46,309	58.1
1998	87,485	51,784	59.2
1999	87,094	51,870	59.6
2000	91,102	63,332	69.5
2001	97,544	76,472	78.4
2002	106,484	66,465	62.4
2003	117,855	57,441	48.7
2004	128,231	57,016	44.5
2005	129,662	47,120	36.3
2006	134,482	69,176	51.4
2007	139,842	60,704	43.4
2008	145,087	59,934	41.3
2009	148,997	67,004	45.0
2010	150,048	71,768	47.8
2011	158,575	87,091	54.9
2012	170,596	86,922	51.0
2013	182,282	88,129	48.3
2014	192,822	98,734	51.2
2015	199,194	96,524	48.5

PROPERTY AND CASUALTY – BOILER AND MACHINERY INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1996	7,899	3,788	48.0
1997	8,415	7,260	86.3
1998	7,470	5,278	70.7
1999	8,243	3,492	42.4
2000	5,936	7,932	133.6
2001	8,056	752	9.3
2002	11,478	7,121	62.0
2003	13,635	3,804	27.9
2004	13,126	3,662	27.9
2005	19,544	5,566	28.5
2006	18,372	-259	
2007	15,792	2,086	13.2
2008	21,492	4,540	21.1
2009	20,969	2,678	12.8
2010	28,259	4,393	15.5
2011	30,498	8,723	28.6
2012	35,827	13,493	37.7
2013	42,114	7,107	16.9
2014	46,710	14,228	30.5
2015	54,913	14,110	25.7

PROPERTY AND CASUALTY – GUARANTEE INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1996	6,424	315	4.9
1997	6,905	134	1.9
1998	7,013	1,348	19.2
1999	7,080	724	10.2
2000	6,660	1,430	21.5
2001	7,841	2,518	32.1
2002	8,557	571	6.7
2003	9,657	1,821	18.9
2004	11,313	366	3.2
2005	12,014	1,114	9.3
2006	14,651	2,773	18.9
2007	17,875	1,187	6.6
2008	21,314	3,334	15.6
2009	22,350	2,165	9.7
2010	24,850	13,761	55.4
2011	24,354	2,923	12.0
2012	25,860	4,665	18.0
2013	23,836	7,250	30.4
2014	25,812	7,704	29.8
2015	25,419	744	2.9

PROPERTY AND CASUALTY – LIABILITY INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1996	49,967	32,671	65.4
1997	45,921	20,102	43.8
1998	48,276	34,281	71.0
1999	50,894	28,980	56.9
2000	51,998	28,608	55.0
2001	57,388	47,271	82.4
2002	67,511	41,385	61.3
2003	84,554	56,849	67.2
2004	96,266	33,607	34.9
2005	101,830	48,775	47.9
2006	106,297	51,378	48.3
2007	107,431	39,292	36.6
2008	110,092	42,616	38.7
2009	112,588	33,938	30.1
2010	121,304	75,914	62.6
2011	128,487	47,076	36.6
2012	133,179	28,583	21.5
2013	143,684	13,551	9.4
2014	145,531	35,028	24.1
2015	154,096	55,583	36.1

PROPERTY AND CASUALTY – MARINE INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1996	299	-2	
1997	205	99	48.3
1998	263	21	8.0
1999	1,190	239	20.1
2000	92	16	17.4
2001	673	61	9.1
2002	1,970	3,112	158.0
2003	2,108	432	20.5
2004	1,019	845	82.9
2005	4,055	50	1.2
2006	3,210	1,397	43.5
2007	6,480	1,787	27.6
2008	4,587	398	8.7
2009	2,695	3,617	134.2
2010	3,834	1,563	40.8
2011	4,787	4,413	92.2
2012	4,585	4,141	90.3
2013	2,632	21,458	815.3
2014	4,533	-366	
2015	3,744	283	7.6

PROPERTY AND CASUALTY – MORTGAGE INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1996	281	-65	
1997	1,191	85	7.1
1998	1,228	152	12.4
1999	1,273	-94	
2000	1,316	117	8.9
2001	1,707	164	9.6
2002	3,056	315	10.3
2003	4,793	87	1.8
2004	8,492	273	3.2
2005	7,323	765	10.4
2006	10,992	412	3.7
2007	23,413	-97	
2008	20,137	193	1.0
2009	10,866	1,229	11.3
2010	18,840	1,525	8.1
2011	24,808	3,847	15.5
2012	30,462	738	2.4
2013	30,022	1,781	5.9
2014	38,330	3,714	9.7
2015	43,038	5,089	11.8

PROPERTY AND CASUALTY – PROPERTY INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1996	231,358	145,406	62.8
1997	242,572	133,824	55.2
1998	240,018	126,993	52.9
1999	240,455	159,141	66.2
2000	247,482	158,592	64.1
2001	267,612	180,251	67.4
2002	298,507	179,720	60.2
2003	336,153	181,313	53.9
2004	359,881	180,853	50.3
2005	376,769	229,806	61.0
2006	400,641	185,947	46.4
2007	433,093	253,036	58.4
2008	483,968	263,585	54.5
2009	525,625	240,344	45.7
2010	573,623	467,061	81.4
2011	617,476	489,700	79.3
2012	679,594	435,501	64.1
2013	717,683	461,777	64.3
2014	769,633	750,454	97.5
2015	822,444	412,247	50.1

TOTAL INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
1996	1,334,240	1,328,256	99.6
1997	1,420,127	1,376,251	96.9
1998	1,454,749	1,310,509	90.1
1999	1,534,214	1,384,610	90.2
2000	1,606,030	1,476,342	91.9
2001	1,640,301	1,503,756	91.7
2002	1,824,945	1,411,426	77.3
2003	1,995,943	1,415,593	70.9
2004	2,107,031	1,409,986	66.9
2005	2,194,147	1,559,799	71.1
2006	2,236,733	1,539,934	68.8
2007	2,369,634	1,683,157	71.0
2008	2,590,463	1,773,851	68.5
2009	2,811,699	1,704,991	60.6
2010	2,934,733	2,104,474	71.7
2011	3,056,248	2,327,318	76.1
2012	3,273,557	2,243,096	68.5
2013	3,583,406	2,310,560	64.5
2014	3,730,014	2,793,836	74.9
2015	3,854,464	2,355,665	61.1

ACCIDENT AND SICKNESS INSURANCE

SASKATCHEWAN - 2015

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	105	24	22.9
ACE INA Life Insurance	3,386	318	9.4
Aetna Life Insurance Company	516	21	4.1
AIG Insurance Company of Canada	1,747	-34	
Allianz Global Risks US Insurance Company	870	158	18.2
Allstate Insurance Company of Canada	7		
American Bankers Insurance Company of Florida	5,231	825	15.8
American Bankers Life Assurance Company of Florida	2,329	208	8.9
American Income Life Insurance Company	752	272	36.2
Assumption Mutual Life Insurance Company	114	6	5.3
AssurePro Insurance Company Limited	1,295	153	11.8
Aviva Insurance Company of Canada	5		
Berkley Insurance Company	182	30	16.5
Blue Cross Life Insurance Company of Canada	19,262	9,804	50.9
BMO Life Assurance Company	1,768	252	14.3
BMO Life Insurance Company	1,108	41	3.7
Canada Life Assurance Company, The	41,389	3,967	9.6
Canadian Premier Life Insurance Company	7,094	987	13.9
Canassurance Insurance Company	25	2	8.0
Chubb Insurance Company of Canada	359	157	43.7
CIBC Life Insurance Company Limited	2,759	791	28.7
CIGNA Life Insurance Company of Canada	1,114	314	28.2
Combined Insurance Company of America	12,383	3,730	30.1
Co-operators General Insurance Company	30		
Co-operators Life Insurance Company	28,411	17,215	60.6
CUMIS General Insurance Company	1,802	177	9.8
CUMIS Life Insurance Company	14,537	3,812	26.2
Desjardins Financial Security Life Assurance Company	25,669	15,344	59.8
Empire Life Insurance Company, The	4,967	3,200	64.4
Equitable Life Insurance Company of Canada, The	5,255	2,915	55.5
Everest Insurance Company of Canada	8	6	75.0
Excellence Life Insurance Company, The	374		
Fenchurch General Insurance Company	163		
First Canadian Insurance Corporation	16,086	715	4.4
Foresters Life Insurance Canada	625	42	6.7
GMS Insurance Inc.	519	394	75.9
Great-West Life Assurance Company, The	198,212	145,424	73.4
Green Shield Canada	7,277	6,385	87.7
Guarantee Company of North America, The	1		
Humania Assurance Inc.	54	7	13.0
Industrial Alliance Insurance and Financial Services Inc.	24,077	8,578	35.6

ACCIDENT AND SICKNESS INSURANCE

SASKATCHEWAN - 2015

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ivari	26		
La Capitale Financial Security Insurance Company	9,006	8,899	98.8
La Capitale Insurance and Financial Services Inc.	1,669	1,046	62.7
Legacy General Insurance Company	214	37	17.3
Life Insurance Company of North America	19		
Lloyd's Underwriters	601	98	16.3
LS-Travel Insurance Company	88		
Manufacturers Life Insurance Company, The	69,297	42,507	61.3
Mennonite Mutual Fire Insurance Company of Saskatchewan	4		
National Bank Life Insurance Company	72	18	25.0
Old Republic Insurance Company of Canada	133	1	0.8
Orion Travel Insurance Company	2,338	782	33.4
Pavonia Life Insurance Company of Michigan	79	2	2.5
RBC Insurance Company of Canada	2,610	1,123	43.0
RBC Life Insurance Company	11,794	6,699	56.8
Reliable Life Insurance Company	278	57	20.5
Royal & Sun Alliance Insurance Company of Canada	908		
Scotia Life Insurance Company	2,036	450	22.1
SGI	47		
SSQ, Insurance Company Inc.	81	91	112.3
SSQ, Life Insurance Company Inc.	15,878	9,159	57.7
Sun Life Assurance Company of Canada	107,627	56,819	52.8
TD Life Insurance Company	2,149		
Trans Global Life Insurance Company	171	3	1.8
Triton Insurance Company	898	308	34.3
Union Life Mutual Assurance Company, The	3		
Wawanesa Life Insurance Company, The	1,210	882	72.9
Western Life Assurance Company	4,316	1,988	46.1
Zurich Insurance Company Ltd.	11	5	45.5
2015 TOTALS	$ 665,430	$ 357,214	53.7

HAIL INSURANCE

SASKATCHEWAN - 2015

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	5,127	2,248	43.8
Additional Municipal Hail Limited	18,226	8,831	48.5
Allianz Global Risks US Insurance Company	4,999	3,667	73.4
Co-operative Hail Insurance Company Limited	29,023	12,414	42.8
Northbridge General Insurance Corporation	6,113	3,508	57.4
Palliser Insurance Company Limited	31,348	19,098	60.9
2015 TOTALS	$ 94,836	$ 49,766	52.5

LIFE INSURANCE - 2015

TABLE A

Exhibit of Policies in Force (Direct) in Saskatchewan - "$000"

Insurer	Policies in Force at end of 2014 Amount	New Issued and Other Additions in 2015 Amount	Deletions During Year Amount	Currency Revaluation Amount	Number	Policies in Force at end of 2015 Amount
	$	$	$	$		$
ACE INA Life Insurance	18,686	6,935	6,934		304	18,687
Aetna Life Insurance Company	12,240		1,184		1,005	11,056
Allianz Life Insurance Company of North America	229				28	229
American Bankers Life Assurance Company of Florida	244,576	66,118	1,026		151,439	309,668
American Health and Life Insurance Company	33,062	26,744	27,750		2,910	32,056
American Income Life Insurance Company	215,046	62,727	35,865		10,482	241,908
Assumption Mutual Life Insurance Company	79,875	17,354	7,603		451	89,626
Assurant Life of Canada	138,029	2,171	9,938		15,454	130,262
AXA Equitable Life Insurance Company	239	48	7		5	280
Blue Cross Life Insurance Company of Canada	2,958,304	112,619	190,726		44,556	2,880,197
BMO Life Assurance Company	1,617,441	392,977	138,827		8,674	1,871,591
BMO Life Insurance Company	14,589	11	1,552		3,942	13,048
Canada Life Assurance Company, The	18,834,174	2,358,515	1,243,925		301,762	19,948,764
Canadian Premier Life Insurance Company	566,391	102,770	82,541		11,454	586,620
CIBC Life Insurance Company Limited	10,744		909		232	9,835
Combined Insurance Company of America	12,696	380	609		438	12,467
Co-operators Life Insurance Company	6,040,785	1,189,980	942,380		36,469	6,288,385
CUMIS Life Insurance Company	5,533,503	1,120,795	865,523		4,351	5,788,775
Desjardins Financial Security Life Assurance Company	1,441,248	289,826	47,154		28,416	1,683,920
Empire Life Insurance Company, The	2,110,545	396,187	141,815		8,299	2,364,917
Equitable Life Insurance Company of Canada, The	4,187,665	722,346	281,794		13,429	4,628,217
Excellence Life Insurance Company, The	26,173	13,181	2,416		155	36,938
First Canadian Insurance Corporation	769,756	312,006	128,602		26,813	953,160
Foresters Life Insurance Canada	323,418	49,427	33,423		3,449	339,422
Gerber Life Insurance Company	15,148	765	464		1,188	15,449
Giraffe & Friends Life Insurance Company		25	25			0
Great-West Life Assurance Company, The	19,626,692	738,017	282,102		513,680	20,082,607
Hartford Life Insurance Company	4		4			0
Humania Assurance Inc.	5,500	6,975	525		56	11,950
Industrial Alliance Insurance and Financial Services Inc.	4,178,499	692,305	628,950		67,422	4,241,854
ivari	2,908,638	656,680	219,056		10,235	3,346,262
La Capitale Financial Security Insurance Company	80,459	20	2,227		946	78,252
La Capitale Insurance and Financial Services Inc.	177,770	21,004	27,376		909	171,398
Life Insurance Company of North America	673	1,018	385		22	1,306
London Life Insurance Company	4,934,700	725,799	336,336		36,411	5,324,163
Manufacturers Life Insurance Company, The	16,315,337	3,065,050	1,408,820	189	93,577	17,971,756
National Bank Life Insurance Company	25,410	4,997	5,699		10	24,708
New York Life Insurance Company	25,717	3,040	17	53	57	28,793
Pavonia Life Insurance Company of Michigan	29,520	330	12,684		623	17,166

LIFE INSURANCE - 2015

TABLE A

Exhibit of Policies in Force (Direct) in Saskatchewan - "$000"

Insurer	Policies in Force at end of 2014 Amount	New Issued and Other Additions in 2015 Amount	Deletions During Year Amount	Currency Revaluation Amount	Number	Policies in Force at end of 2015 Amount
	$	$	$	$		$
Primerica Life Insurance Company of Canada	3,008,749	882,234	583,763		6,947	3,307,220
RBC Life Insurance Company	2,574,092	295,863	230,283		11,431	2,639,672
Reliable Life Insurance Company	34,539	716	979		139	34,276
Scotia Life Insurance Company	55,822	5,825	5,365		474	56,282
SSQ, Insurance Company Inc.	20,916	30,067	4,197		54	46,786
SSQ, Life Insurance Company Inc.	771,908	295,202	231,823		10,947	835,287
Sun Life Assurance Company of Canada	27,562,681	3,183,048	1,586,182	445	190,877	29,159,992
TD Life Insurance Company	73,598	17,003	6,596		340	84,005
Trans Global Life Insurance Company	4,150		48		2,081	4,102
Union Life Mutual Assurance Company, The	3,986	750	351		22	4,385
United American Insurance Company	130		30		7	100
Wawanesa Life Insurance Company, The	2,162,121	178,071	121,257		12,664	2,218,935
Western Life Assurance Company	733,370	113,941	41,296		23,235	806,015
2015 TOTALS	$ 130,519,543	$ 18,161,862	$ 9,929,343	$ 687	1,658,871	$ 138,752,749

LIFE INSURANCE - 2015

TABLE B

Direct Premium Income and Considerations on Saskatchewan Business - "$000"

Insurer	Direct Premium Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Individual	Group	Total	Individual	Group	Total	
	$	$	$	$	$	$	$
ACE INA Life Insurance	61	2,447	2,508				2,508
Aetna Life Insurance Company	1	12	13				13
Allianz Life Insurance Company of North America	3		3				3
American Bankers Life Assurance Company of Florida	21	7,500	7,521				7,521
American Health and Life Insurance Company		440	440				440
American Income Life Insurance Company	5,026		5,026				5,026
Assumption Mutual Life Insurance Company	355	62	417	896		896	1,313
Assurant Life of Canada	2,411	258	2,669	15,262	283	15,545	18,214
Atradius Credit Insurance N.V.		51	51				51
Blue Cross Life Insurance Company of Canada	437	8,133	8,570				8,570
BMO Life Assurance Company	8,501	64	8,565	404	457	861	9,426
BMO Life Insurance Company		311	311		24	24	335
Canada Life Assurance Company, The	69,856	57,400	127,256	4,074	1,532	5,606	132,862
Canadian Premier Life Insurance Company		5,334	5,334				5,334
CIBC Life Insurance Company Limited	215		215				215
Combined Insurance Company of America	224	3	227				227
Compagnie Francaise d'Assurance pour le Commerce Exterieu		308	308				308
Co-operators Life Insurance Company	13,833	7,017	20,850	1,742		1,742	22,592
CUMIS Life Insurance Company	4,752	22,598	27,350				27,350
Desjardins Financial Security Life Assurance Company	4,379	3,438	7,817	4,759	-1	4,758	12,575
Empire Life Insurance Company, The	10,573	479	11,052	4,735	62	4,797	15,849
Equitable Life Insurance Company of Canada, The	16,612	1,164	17,776	2,294	40	2,334	20,110
Euler Hermes North American Insurance Company		551	551				551
Excellence Life Insurance Company, The	54		54				54
First Canadian Insurance Corporation		14,274	14,274				14,274
Foresters Life Insurance Canada	1,399	1,121	2,520				2,520
Gerber Life Insurance Company	122		122				122
Giraffe & Friends Life Insurance Company				7		7	7
Great-West Life Assurance Company, The	30,476	55,624	86,100	6,077	5,904	11,981	98,081
Humania Assurance Inc.	55		55				55
Industrial Alliance Insurance and Financial Services Inc.	21,988	14,207	36,195	26,124	9,443	35,567	71,762
ivari	12,832		12,832	236		236	13,068
La Capitale Financial Security Insurance Company	787	2	789	8		8	797
La Capitale Insurance and Financial Services Inc.	787	264	1,051	1,502		1,502	2,553
Life Insurance Company of North America		5	5				5
London Life Insurance Company	57,252		57,252	1,034	16,551	17,585	74,837
Manufacturers Life Insurance Company, The	59,979	19,437	79,416	3,958	3,739	7,697	87,113
National Bank Life Insurance Company	4	134	138				138
New York Life Insurance Company	5	90	95				95
Pavonia Life Insurance Company of Michigan		177	177				177

LIFE INSURANCE - 2015

TABLE B

Direct Premium Income and Considerations on Saskatchewan Business - "$000"

Insurer	Direct Premium Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Individual	Group	Total	Individual	Group	Total	
	$	$	$	$	$	$	$
Primerica Life Insurance Company of Canada	8,471		8,471				8,471
RBC Life Insurance Company	13,752	198	13,950	75		75	14,025
Reliable Life Insurance Company	116		116				116
Scotia Life Insurance Company	73	145	218				218
SSQ, Insurance Company Inc.	130	1,033	1,163				1,163
SSQ, Life Insurance Company Inc.		2,424	2,424	1		1	2,425
Sun Life Assurance Company of Canada	82,880	40,511	123,391	15,493	19,584	35,077	158,468
TD Life Insurance Company	216	1	217				217
Trans Global Life Insurance Company		28	28				28
Union Life Mutual Assurance Company, The	24		24				24
United American Insurance Company	6		6				6
Wawanesa Life Insurance Company, The	10,561	218	10,779	3,509		3,509	14,288
Western Life Assurance Company	2,328	2,344	4,672				4,672
2015 TOTALS	$ 441,557	$ 269,807	$ 711,364	$ 92,190	$ 57,618	$ 149,808	$ 861,172

LIFE INSURANCE - 2015

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
ACE INA Life Insurance							
Insurance	5	288	293				293
Credit Life							
Annuity							
Accident and Sickness							
	5	288	293				293
Aetna Life Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
Allianz Life Insurance Company of North America							
Insurance	10		10				10
Credit Life							
Annuity							
Accident and Sickness							
	10		10				10
American Bankers Life Assurance Company of Florida							
Insurance	1	909	910				910
Credit Life							
Annuity							
Accident and Sickness							
	1	909	910				910
American Health and Life Insurance Company							
Insurance		48	48				48
Credit Life							
Annuity							
Accident and Sickness							
		48	48				48
American Income Life Insurance Company							
Insurance	930		930				930
Credit Life							
Annuity							
Accident and Sickness							
	930		930				930
Assumption Mutual Life Insurance Company							
Insurance	258		258	1		1	259
Credit Life							
Annuity	382		382				382
Accident and Sickness							
	640		640	1		1	641

LIFE INSURANCE - 2015

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Assurant Life of Canada							
Insurance	5,024	525	5,549				5,549
Credit Life							
Annuity	5,113	1,873	6,986				6,986
Accident and Sickness							
	10,137	2,398	12,535				12,535
Atradius Credit Insurance N.V.							
Insurance							
Credit Life		-3	-3				-3
Annuity							
Accident and Sickness							
		-3	-3				-3
AXA Equitable Life Insurance Company							
Insurance				4		4	4
Credit Life							
Annuity							
Accident and Sickness							
				4		4	4
Blue Cross Life Insurance Company of Canada							
Insurance	65	6,964	7,029		-630	-630	6,399
Credit Life							
Annuity							
Accident and Sickness							
	65	6,964	7,029		-630	-630	6,399
BMO Life Assurance Company							
Insurance	7,306	14	7,320	44		44	7,364
Credit Life							
Annuity	884	1,117	2,001				2,001
Accident and Sickness							
	8,190	1,131	9,321	44		44	9,365
BMO Life Insurance Company							
Insurance		32	32				32
Credit Life							
Annuity		14	14				14
Accident and Sickness							
		46	46				46
Canada Life Assurance Company, The							
Insurance	20,387	83	20,470	8,271		8,271	28,741
Credit Life							
Annuity	13,727	6,057	19,784				19,784
Accident and Sickness							
	34,114	6,140	40,254	8,271		8,271	48,525

LIFE INSURANCE - 2015

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Canadian Premier Life Insurance Company							
Insurance		823	823				823
Credit Life							
Annuity							
Accident and Sickness							
		823	823				823
CIBC Life Insurance Company Limited							
Insurance	75		75				75
Credit Life							
Annuity							
Accident and Sickness							
	75		75				75
CIGNA Life Insurance Company of Canada							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
Combined Insurance Company of America							
Insurance	69		69				69
Credit Life							
Annuity							
Accident and Sickness							
	69		69				69
Compagnie Francaise d'Assurance pour le Commerce Exterieur							
Insurance							
Credit Life		-2	-2				-2
Annuity							
Accident and Sickness							
		-2	-2				-2
Co-operators Life Insurance Company							
Insurance	6,773	5,647	12,420	277	511	788	13,208
Credit Life							
Annuity	3,262	774	4,036				4,036
Accident and Sickness							
	10,035	6,421	16,456	277	511	788	17,244
CUMIS Life Insurance Company							
Insurance	1,854	7,052	8,906	6	3,670	3,676	12,582
Credit Life							
Annuity	21		21				21
Accident and Sickness					1,853	1,853	1,853
	1,875	7,052	8,927	6	5,523	5,529	14,456

LIFE INSURANCE - 2015

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Desjardins Financial Security Life Assurance Company							
Insurance	4,626	839	5,465	330	-1	329	5,794
Credit Life							
Annuity	2,951	1,818	4,769				4,769
Accident and Sickness					140	140	140
	7,577	2,657	10,234	330	139	469	10,703
Empire Life Insurance Company, The							
Insurance	4,525	414	4,939	500		500	5,439
Credit Life							
Annuity	5,598	65	5,663				5,663
Accident and Sickness							
	10,123	479	10,602	500		500	11,102
Equitable Life Insurance Company of Canada, The							
Insurance	3,549	809	4,358	910		910	5,268
Credit Life							
Annuity	5,230	4	5,234				5,234
Accident and Sickness							
	8,779	813	9,592	910		910	10,502
Euler Hermes North American Insurance Company							
Insurance							
Credit Life		-104	-104				-104
Annuity							
Accident and Sickness							
		-104	-104				-104
Excellence Life Insurance Company, The							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
First Canadian Insurance Corporation							
Insurance		487	487				487
Credit Life							
Annuity							
Accident and Sickness							
		487	487				487
Foresters Life Insurance Canada							
Insurance	324		324	49		49	373
Credit Life							
Annuity	1	43	44				44
Accident and Sickness							
	325	43	368	49		49	417

LIFE INSURANCE - 2015

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Gerber Life Insurance Company							
Insurance	32		32				32
Credit Life							
Annuity							
Accident and Sickness							
	32		32				32
Great-West Life Assurance Company, The							
Insurance	9,452	36,278	45,730	6,931	2,140	9,071	54,801
Credit Life							18,506
Annuity	11,624	6,882	18,506				-874
Accident and Sickness					-874	-874	
	21,076	43,160	64,236	6,931	1,266	8,197	72,433
Humania Assurance Inc.							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
Industrial Alliance Insurance and Financial Services Inc.							
Insurance	13,565	2,765	16,330	59	884	943	17,273
Credit Life							35,332
Annuity	23,567	11,765	35,332				935
Accident and Sickness					935	935	
	37,132	14,530	51,662	59	1,819	1,878	53,540
Ivari							
Insurance	9,562		9,562				9,562
Credit Life							1,063
Annuity	1,063		1,063				
Accident and Sickness							10,625
	10,625		10,625				
La Capitale Financial Security Insurance Company							
Insurance	726		726				726
Credit Life							15
Annuity	15		15				
Accident and Sickness							741
	741		741				
La Capitale Insurance and Financial Services Inc.							
Insurance	150	131	281				281
Credit Life							201
Annuity	201		201				-12
Accident and Sickness				-12	-12		
	351	131	482	-12	-12		470

LIFE INSURANCE - 2015

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Life Insurance Company of North America							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
London Life Insurance Company							
Insurance	19,317		19,317	17,834		17,834	37,151
Credit Life							
Annuity	5,139	20,688	25,827	19		19	25,846
Accident and Sickness							
	24,456	20,688	45,144	17,853		17,853	62,997
LS-Travel Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
Manufacturers Life Insurance Company, The							
Insurance	42,051	11,926	53,977	5,734	887	6,621	60,598
Credit Life							
Annuity	37,436	9,474	46,910	1		1	46,911
Accident and Sickness					747	747	747
	79,487	21,400	100,887	5,735	1,634	7,369	108,256
Manulife Assurance Company of Canada							
Insurance							
Credit Life		147	147				147
Annuity							
Accident and Sickness							
		147	147				147
National Bank Life Insurance Company							
Insurance	2	37	39				39
Credit Life							
Annuity							
Accident and Sickness							
	2	37	39				39
New York Life Insurance Company							
Insurance		12	12	2	44	46	58
Credit Life							
Annuity							
Accident and Sickness							
		12	12	2	44	46	58

LIFE INSURANCE - 2015

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Pavonia Life Insurance Company of Michigan							
Insurance		18	18				18
Credit Life							
Annuity							
Accident and Sickness							
		18	18				18
Primerica Life Insurance Company of Canada							
Insurance	4,566		4,566				4,566
Credit Life							
Annuity							
Accident and Sickness							
	4,566		4,566				4,566
RBC Life Insurance Company							
Insurance	6,935	2	6,937	102		102	7,039
Credit Life							
Annuity	166		166				166
Accident and Sickness							
	7,101	2	7,103	102		102	7,205
Reliable Life Insurance Company							
Insurance	975		975				975
Credit Life							
Annuity							
Accident and Sickness							
	975		975				975
Scotia Life Insurance Company							
Insurance	2	26	28				28
Credit Life							
Annuity							
Accident and Sickness							
	2	26	28				28
SSQ, Insurance Company Inc.							
Insurance	76	935	1,011				1,011
Credit Life							
Annuity							
Accident and Sickness							
	76	935	1,011				1,011
SSQ, Life Insurance Company Inc.							
Insurance		1,143	1,143		3	3	1,146
Credit Life							
Annuity							
Accident and Sickness					6	6	6
		1,143	1,143		9	9	1,152

LIFE INSURANCE - 2015

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
Sun Life Assurance Company of Canada							
Insurance	33,429	20,566	53,995	13,975	3,501	17,476	71,471
Credit Life							
Annuity	26,695	17,682	44,377				44,377
Accident and Sickness					6,687	6,687	6,687
	60,124	38,248	98,372	13,975	10,188	24,163	122,535
TD Life Insurance Company							
Insurance							
Credit Life							
Annuity		280	280				280
Accident and Sickness							
		280	280				280
Trans Global Life Insurance Company							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
Union Life Mutual Assurance Company, The							
Insurance							
Credit Life							
Annuity							
Accident and Sickness							
United American Insurance Company							
Insurance	10		10				10
Credit Life							
Annuity							
Accident and Sickness							
	10		10				10
Wawanesa Life Insurance Company, The							
Insurance	8,951	10	8,961	1,046		1,046	10,007
Credit Life							
Annuity	2,649		2,649				2,649
Accident and Sickness							
	11,600	10	11,610	1,046		1,046	12,656
Western Life Assurance Company							
Insurance	300	448	748				748
Credit Life							
Annuity	1		1				1
Accident and Sickness							
	301	448	749				749

LIFE INSURANCE - 2015

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer	Direct Claims			Dividends			Total All Payments
	Individual	Group	Total	Individual	Group	Total	
2015 TOTALS	351,607	177,805	529,412	56,095	20,491	76,586	605,998

PROPERTY AND CASUALTY AIRCRAFT INSURANCE

SASKATCHEWAN - 2015

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	22	-23	
AIG Insurance Company of Canada	267	-846	
Allianz Global Risks US Insurance Company	1,201	-241	
Aspen Insurance UK Limited		-4	
Canadian Applicators Insurance Reciprocal	1,232	88	7.1
Continental Casualty Company		-47	
Liberty Mutual Insurance Company	28	-29	
Lloyd's Underwriters	1,847	933	50.5
Mitsui Sumitomo Insurance Company, Limited	161	355	220.5
National Liability & Fire Insurance Company	386	1,393	360.9
SGI	61		
Temple Insurance Company	690	233	33.8
Westport Insurance Corporation	110		
XL Insurance Company SE	682		
2015 TOTALS	$ 6,687	$ 1,812	27.1

PROPERTY AND CASUALTY AUTOMOBILE ACCIDENT INSURANCE ACT

SASKATCHEWAN - 2015

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Saskatchewan Auto Fund	923,491	756,295	81.9
2015 TOTALS	$ 923,491	$ 756,295	81.9

PROPERTY AND CASUALTY AUTOMOBILE EXTENSION INSURANCE

SASKATCHEWAN - 2015

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	714	107	15.0
AIG Insurance Company of Canada	616	-161	
Allianz Global Risks US Insurance Company		-80	
American Road Insurance Company, The	438	220	50.2
Arch Insurance Canada Ltd.	21	-45	
AssurePro Insurance Company Limited	1,163	613	52.7
Aviva Insurance Company of Canada	5,118	4,581	89.5
Chubb Insurance Company of Canada	182	25	13.7
Continental Casualty Company	219	331	151.1
Co-operators General Insurance Company	9,621	6,572	68.3
CUMIS General Insurance Company	17		
Dominion of Canada General Insurance Company, The	10	-1	
Electric Insurance Company	14	9	64.3
Employers Insurance Company of Wausau		-1	
Everest Insurance Company of Canada		-27	
Federated Insurance Company of Canada	2,393	621	26.0
Guarantee Company of North America, The	1		
Hartford Fire Insurance Company	35	28	80.0
Intact Insurance Company	1,522	805	52.9
Liberty Mutual Insurance Company	115	312	271.3
Lloyd's Underwriters	2,491	1,392	55.9
Mennonite Mutual Fire Insurance Company of Saskatchewan	442	158	35.7
Millennium Insurance Corporation	25		
Mitsui Sumitomo Insurance Company, Limited	6		
Motors Insurance Corporation	93	-1	
Northbridge Commercial Insurance Corporation	276	36	13.0
Northbridge General Insurance Corporation	194	23	11.9
Old Republic Insurance Company of Canada	26	1	3.8
Portage la Prairie Mutual Insurance Company, The	863	455	52.7
Protective Insurance Company	14	1	7.1
RBC General Insurance Company	461	321	69.6
Royal & Sun Alliance Insurance Company of Canada	367	342	93.2
Saskatchewan Mutual Insurance Company	9,232	4,065	44.0
Sentry Insurance A Mutual Company	12	4	33.3
SGI	159,101	74,882	47.1
Sovereign General Insurance Company, The	1,619	465	28.7
St. Paul Fire and Marine Insurance Company	252	-387	
Tokio Marine & Nichido Fire Insurance Co., Ltd.	5	1	20.0
Travelers Insurance Company of Canada	65	22	33.8
Westport Insurance Corporation	-3		
XL Insurance Company SE	6		

PROPERTY AND CASUALTY AUTOMOBILE EXTENSION INSURANCE

SASKATCHEWAN - 2015

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Zurich Insurance Company Ltd	1,448	835	57.7
2015 TOTALS	$ 199,194	$ 96,524	48.5

PROPERTY AND CASUALTY BOILER AND MACHINERY INSURANCE

SASKATCHEWAN - 2015

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Affiliated FM Insurance Company	105	43	41.0
AIG Insurance Company of Canada	808	-676	
Allianz Global Risks US Insurance Company	1,101	155	14.1
Aviva Insurance Company of Canada	963	261	27.1
AXIS Reinsurance Company (Canadian Branch)	1		
Boiler Inspection and Insurance Company of Canada, The	2,157	1,111	51.5
Canadian Northern Shield Insurance Company	2		
Chubb Insurance Company of Canada	193	58	30.1
Continental Casualty Company	141	10	7.1
Co-operators General Insurance Company	323	50	15.5
CUMIS General Insurance Company	44	-2	
Dominion of Canada General Insurance Company, The	25	22	88.0
Ecclesiastical Insurance Office plc	30		
Economical Mutual Insurance Company	34	14	41.2
Everest Insurance Company of Canada	2	2	100.0
Factory Mutual Insurance Company	4,146	674	16.3
Federated Insurance Company of Canada	149	22	14.8
Gore Mutual Insurance Company	16		
Great American Insurance Company	5		
Industrial Alliance Pacific General Insurance Corporation	17,402	2,302	13.2
Intact Insurance Company	470	21	4.5
Lloyd's Underwriters	3,934	5,400	137.3
Mennonite Mutual Fire Insurance Company of Saskatchewan	179		
Millennium Insurance Corporation	7,621	1,601	21.0
Motors Insurance Corporation	636	163	25.6
Mutual Fire Insurance Company of British Columbia, The	36	-10	
National Liability & Fire Insurance Company	298	144	48.3
Northbridge General Insurance Corporation	154	12	7.8
Novex Insurance Company	1		
Optimum Insurance Company Inc.	3		
Royal & Sun Alliance Insurance Company of Canada	2,554	1,281	50.2
Saskatchewan Mutual Insurance Company	61		
SGI	4,432	780	17.6
SGI Canada Insurance Services Ltd.	4		
Sovereign General Insurance Company, The	137	-16	
St. Paul Fire and Marine Insurance Company	10	-30	
Temple Insurance Company	170	77	45.3
Tokio Marine & Nichido Fire Insurance Co., Ltd.	1		
Travelers Insurance Company of Canada	17	5	29.4
Trisura Guarantee Insurance Company	3,365	-133	
Virginia Surety Company, Inc.	116	110	94.8

PROPERTY AND CASUALTY BOILER AND MACHINERY INSURANCE

SASKATCHEWAN - 2015

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Wawanesa Mutual Insurance Company, The	1,840	532	28.9
Wynward Insurance Group	321	-6	
Zurich Insurance Company Ltd	906	133	14.7
2015 TOTALS	$ 54,913	$ 14,110	25.7

PROPERTY AND CASUALTY GUARANTEE INSURANCE

SASKATCHEWAN - 2015

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	88	-6	
AIG Insurance Company of Canada	193	-144	
Arch Insurance Canada Ltd.	8		
Aspen Insurance UK Limited	15		
Aviva Insurance Company of Canada	378	-7	
AXIS Reinsurance Company (Canadian Branch)	20	-5	
Canadian Farm Insurance Corp.	8		
Chicago Title Insurance Company	516	83	16.1
Chubb Insurance Company of Canada	316	-29	
Continental Casualty Company	193	350	181.3
Co-operators General Insurance Company	94		
CUMIS General Insurance Company	811	1,001	123.4
DAS Legal Protection Insurance Company Limited	1,041	555	53.3
Dominion of Canada General Insurance Company, The	5	2	40.0
Economical Mutual Insurance Company	17	1	5.9
FCT Insurance Company Ltd.	4,193	720	17.2
Federated Insurance Company of Canada	40	-13	
First American Title Insurance Company	4	-11	
Great American Insurance Company	10		
Guarantee Company of North America, The	1,444	-704	
Hartford Fire Insurance Company		1	
Industrial Alliance Pacific General Insurance Corporation	183	30	16.4
Intact Insurance Company	933	-1,772	
Lawyers' Professional Indemnity Company	19	-27	
Liberty Mutual Insurance Company	112	23	20.5
Lloyd's Underwriters	518	154	29.7
Northbridge General Insurance Corporation	35	16	45.7
Novex Insurance Company	6	37	616.7
Personal Insurance Company, The	3		
Royal & Sun Alliance Insurance Company of Canada	322	17	5.3
Saskatchewan Mutual Insurance Company	6	-1	
SGI	3,237	274	8.5
SGI Canada Insurance Services Ltd.	48		
Sovereign General Insurance Company, The	31		
St. Paul Fire and Marine Insurance Company	4	-14	
Stewart Title Guaranty Company	773	202	26.1
Travelers Insurance Company of Canada	5,236	-1,358	
Trisura Guarantee Insurance Company	669	-81	
Triton Insurance Company	6		

PROPERTY AND CASUALTY GUARANTEE INSURANCE

SASKATCHEWAN - 2015

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Western Surety Company	3,619	1,406	38.9
Wynward Insurance Group	56	-1	
Zurich Insurance Company Ltd.	209	45	21.5
2015 TOTALS	$ 25,419	$ 744	2.9

PROPERTY AND CASUALTY LIABILITY INSURANCE

SASKATCHEWAN - 2015

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	2,720	451	16.6
AIG Insurance Company of Canada	5,028	296	5.9
Allianz Global Risks US Insurance Company	1,533	990	64.6
Allied World Specialty Insurance Company	30	13	43.3
Arch Insurance Canada Ltd.	653	140	21.4
Aspen Insurance UK Limited	63	347	550.8
Associated Electric & Gas Insurance Services Limited	31	-1,052	
Aviva Insurance Company of Canada	10,687	2,548	23.8
AXIS Reinsurance Company (Canadian Branch)	949	773	81.5
Berkley Insurance Company	344	662	192.4
Canadian Lawyers Insurance Association	1,464	492	33.6
Canadian Northern Shield Insurance Company	12	-11	
Canadian Universities Reciprocal Insurance Exchange	432	626	144.9
Canassurance Insurance Company	2	1	50.0
Chubb Insurance Company of Canada	2,700	-593	
Community Newspapers Reciprocal Insurance Exchange	9		
Continental Casualty Company	2,949	6,342	215.1
Co-operators General Insurance Company	9,314	7,387	79.3
Coseco Insurance Company		110	
CUMIS General Insurance Company	1,153	223	19.3
Dominion of Canada General Insurance Company, The	297	120	40.4
Ecclesiastical Insurance Office plc	306	-10	
Echelon Insurance	77	38	49.4
Economical Mutual Insurance Company	580	310	53.4
Electric Insurance Company	245	27	11.0
Energy Insurance Reciprocal	14	-16	
Everest Insurance Company of Canada	1,199	573	47.8
Federal Insurance Company		71	
Federated Insurance Company of Canada	3,301	1,254	38.0
Germania Mutual Insurance Company	165	-192	
Gore Mutual Insurance Company	48		
Great American Insurance Company	427	486	113.8
Guarantee Company of North America, The	256	100	39.1
Hartford Fire Insurance Company	256	65	25.4
HDI-Gerling Industrie Versicherung AG	26	7	26.9
Healthcare Insurance Reciprocal of Canada	1,522	877	57.6
Intact Insurance Company	4,228	434	10.3
International Insurance Company of Hannover SE	467	5	1.1
Ironshore Insurance Ltd.	179	106	59.2
Jevco Insurance Company		-2	
Jewelers Mutual Insurance Company	24		

PROPERTY AND CASUALTY LIABILITY INSURANCE

SASKATCHEWAN - 2015

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Liberty Mutual Insurance Company	954	-25	
Lloyd's Underwriters	28,968	13,419	46.3
MAX Canada Insurance Company	31	17	54.8
Mennonite Mutual Fire Insurance Company of Saskatchewan	1,189	-263	
Millennium Insurance Corporation	40		
Mutual Fire Insurance Company of British Columbia, The	194	401	206.7
National Liability & Fire Insurance Company	221	123	55.7
Nordic Insurance Company of Canada, The		-77	
Northbridge General Insurance Corporation	4,148	1,841	44.4
Novex Insurance Company	303	-42	
Old Republic Insurance Company of Canada	47	9	19.1
Omega General Insurance Company	78	-12	
Optimum Insurance Company Inc.	70	-24	
Personal Insurance Company, The	35		
Portage la Prairie Mutual Insurance Company, The	478	-617	
Real Estate Insurance Exchange	551	230	41.7
Red River Valley Mutual Insurance Company	665	92	13.8
Royal & Sun Alliance Insurance Company of Canada	2,550	1,794	70.4
Saskatchewan Mutual Insurance Company	2,662	27	1.0
Scottish & York Insurance Co. Limited		-829	
Sentry Insurance A Mutual Company	119	81	68.1
SGI	33,560	12,281	36.6
SGI Canada Insurance Services Ltd.	1		
Sompo Japan Nipponkoa Insurance Inc.	1		
Sovereign General Insurance Company, The	1,660	441	26.6
St. Paul Fire and Marine Insurance Company	1,192	-2,788	
Starr Insurance & Reinsurance Limited	15	16	106.7
SUMAssure Insurance Reciprocal	947		
T.H.E. Insurance Company	3		
Temple Insurance Company	1,303	438	33.6
Travelers Insurance Company of Canada	1,762	-434	
Trisura Guarantee Insurance Company	770	350	45.5
Wawanesa Mutual Insurance Company, The	4,476	1,091	24.4
Westport Insurance Corporation	781	115	14.7
Wynward Insurance Group	2,915	766	26.3
XL Insurance Company SE	1,687	1,033	61.2
XL Reinsurance America Inc.	745	47	6.3
Zurich Insurance Company Ltd	5,285	2,084	39.4
2015 TOTALS	$ 154,096	$ 55,583	36.1

PROPERTY AND CASUALTY MARINE INSURANCE

SASKATCHEWAN - 2015

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	117	25	21.4
AIG Insurance Company of Canada	1,512	-756	
Allianz Global Risks US Insurance Company	5	189	3,780.0
Ascentus Insurance Ltd.	7		
Aviva Insurance Company of Canada	132	89	67.4
Chubb Insurance Company of Canada	26	12	46.2
Continental Casualty Company	13	-189	
Co-operators General Insurance Company	458	169	36.9
Elite Insurance Company	2		
HDI-Gerling Industrie Versicherung AG	34	20	58.8
Intact Insurance Company	229	492	214.8
International Insurance Company of Hannover SE	1		
Liberty Mutual Insurance Company		-18	
Lloyd's Underwriters	194	11	5.7
Northbridge General Insurance Corporation	122	-60	
Royal & Sun Alliance Insurance Company of Canada	23	12	52.2
Sovereign General Insurance Company, The	458	169	36.9
St. Paul Fire and Marine Insurance Company	257	-4	
Sunderland Marine Insurance Company Limited	119	102	85.7
Traders General Insurance Company	3	3	100.0
Travelers Insurance Company of Canada	9	1	11.1
XL Insurance Company SE	23		
Zurich Insurance Company Ltd.		16	
2015 TOTALS	$ 3,744	$ 283	7.6

PROPERTY AND CASUALTY MORTGAGE INSURANCE

SASKATCHEWAN - 2015

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Canada Guaranty Mortgage Insurance Company	9,060	434	4.8
Genworth Financial Mortgage Insurance Company Canada	33,978	4,655	13.7
2015 TOTALS	$ 43,038	$ 5,089	11.8

PROPERTY AND CASUALTY PROPERTY INSURANCE

SASKATCHEWAN - 2015

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	4,822	1,827	37.9
Affiliated FM Insurance Company	1,740	209	12.0
AIG Insurance Company of Canada	21,537	17,623	81.8
Alberta Motor Association Insurance Company	22		
Allianz Global Risks US Insurance Company	5,904	236	4.0
Allied World Specialty Insurance Company	1,779	1,387	78.0
American Bankers Insurance Company of Florida	7,977	1,712	21.5
Arch Insurance Canada Ltd.	843	-139	
Aspen Insurance UK Limited	728	-103	
Asset Protection Insurance Exchange	567	521	91.9
Associated Electric & Gas Insurance Services Limited	139	-40	
Aviva Insurance Company of Canada	35,884	21,226	59.2
AXA Art Insurance Corporation	20	2	10.0
AXIS Reinsurance Company (Canadian Branch)	38	-38	
BCAA Insurance Corporation		312	
Berkley Insurance Company	14	7	50.0
Boiler Inspection and Insurance Company of Canada, The	413	199	48.2
CAA Insurance Company	2,082	1,255	60.3
Canadian Egg Industry Reciprocal Alliance - CEIRA	296		
Canadian Farm Insurance Corp.	3,144	1,351	43.0
Canadian Northern Shield Insurance Company	27	4	14.8
Canadian Universities Reciprocal Insurance Exchange	935	431	46.1
Canassurance Insurance Company	6		
Chubb Insurance Company of Canada	1,780	866	48.7
Continental Casualty Company	5,076	1,884	37.1
Co-operators General Insurance Company	71,717	38,673	53.9
CorePointe Insurance Company	2		
Coseco Insurance Company	1,340	1,170	87.3
CUMIS General Insurance Company	3,060	734	24.0
Dominion of Canada General Insurance Company, The	586	451	77.0
Ecclesiastical Insurance Office plc	1,755	718	40.9
Echelon Insurance	414	100	24.2
Economical Mutual Insurance Company	4,770	2,728	57.2
Elite Insurance Company	174	146	83.9
Energy Insurance Reciprocal	69	78	113.0
Everest Insurance Company of Canada	114	73	64.0
Factory Mutual Insurance Company	9,584	13,192	137.6
FCT Insurance Company Ltd.	110	178	161.8
Federal Insurance Company	8	5	62.5
Federated Insurance Company of Canada	7,242	4,011	55.4
First North American Insurance Company	614	60	9.8

PROPERTY AND CASUALTY PROPERTY INSURANCE

SASKATCHEWAN - 2015

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Germania Mutual Insurance Company	3,575	933	26.1
Gore Mutual Insurance Company	136	-46	
Great American Insurance Company	1,135	478	42.1
Guarantee Company of North America, The	121	-50	
Hartford Fire Insurance Company	2,152	1,419	65.9
HDI-Gerling Industrie Versicherung AG	1,987	52	2.6
Healthcare Insurance Reciprocal of Canada	8		
Industrial Alliance Pacific General Insurance Corporation	3	2	66.7
Intact Insurance Company	10,023	6,535	65.2
International Insurance Company of Hannover SE	864	-29	
Ironshore Insurance Ltd.	660	151	22.9
Jevco Insurance Company		-33	
Jewelers Mutual Insurance Company	172	10	5.8
Legacy General Insurance Company	271	-2	
Liberty Mutual Insurance Company	2,819	-1,318	
Lloyd's Underwriters	29,104	2,279	7.8
MAX Canada Insurance Company	937	545	58.2
Mennonite Mutual Fire Insurance Company of Saskatchewan	15,940	4,493	28.2
Millennium Insurance Corporation	95		
Mitsui Sumitomo Insurance Company, Limited	20		
Mutual Fire Insurance Company of British Columbia, The	4,166	3,410	81.9
National Liability & Fire Insurance Company	693	411	59.3
Northbridge General Insurance Corporation	27,367	7,250	26.5
Novex Insurance Company	329	97	29.5
Old Republic Insurance Company of Canada	7	1	14.3
Omega General Insurance Company	169	102	60.4
Optimum Insurance Company Inc.	339	453	133.6
Orion Travel Insurance Company	1,754	1,078	61.5
Peace Hills General Insurance Company	7,241	5,572	77.0
Personal Insurance Company, The	1,770	1,212	68.5
Portage la Prairie Mutual Insurance Company, The	9,984	5,591	56.0
Primmum Insurance Company	1,529	743	48.6
RBC General Insurance Company	1,565	760	48.6
RBC Insurance Company of Canada	409	62	15.2
Red River Valley Mutual Insurance Company	6,826	4,780	70.0
Royal & Sun Alliance Insurance Company of Canada	11,701	-4,154	
Saskatchewan Mutual Insurance Company	29,976	14,953	49.9
Scottish & York Insurance Co. Limited		-91	
Security National Insurance Company	4,342	1,563	36.0
SGI	262,104	141,634	54.0
SGI Canada Insurance Services Ltd.	146	7	4.8

PROPERTY AND CASUALTY PROPERTY INSURANCE

SASKATCHEWAN - 2015

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Sompo Japan Nipponkoa Insurance Inc.	98		
Sovereign General Insurance Company, The	4,557	450	9.9
St. Paul Fire and Marine Insurance Company	2,409	331	13.7
Starr Insurance & Reinsurance Limited	464	160	34.5
SUMAssure Insurance Reciprocal	2,829	1,967	69.5
TD Home and Auto Insurance Company	419	95	22.7
Temple Insurance Company	1,837	142	7.7
Tokio Marine & Nichido Fire Insurance Co., Ltd.	139	51	36.7
Traders General Insurance Company	205	132	64.4
Trans Global Insurance Company	435	10	2.3
Travelers Insurance Company of Canada	1,071	360	33.6
Trisura Guarantee Insurance Company	15		
Triton Insurance Company	281	121	43.1
Unifund Assurance Company	361	110	30.5
Waterloo Insurance Company	12	24	200.0
Wawanesa Mutual Insurance Company, The	134,590	78,381	58.2
Western Financial Insurance Company	782	281	35.9
Westport Insurance Corporation	4,535	4,576	100.9
Wynward Insurance Group	15,040	9,270	61.6
XL Insurance Company SE	989	31	3.1
Zurich Insurance Company Ltd.	11,605	1,853	16.0
2015 TOTALS	$ 822,444	$ 412,247	50.1